



HUD Office of Housing Counseling

Highlight of CMS Changes Anticipated for FY 2015

02/13/14

The information below was provided via email to Client Management system (CMS) developers on January 23, 2014 to provide an initial view of the changes that will be coming for CMS related to the new Form HUD-9902. If you did not receive the email, please open a [HUD service desk ticket](#) and request to be added to the CMS Developer email list.

Section 3: Ethnicity of Households (no changes)

Section 4: Race of Households (no changes)

Section 5: Income Levels

The current reference value < 50% of Area Median Income (AMI) will no longer be available

New reference values:

- < 30% of Area Median Income (AMI)
- 30 – 40% of AMI

Section 6: Rural Area Status (new section)

Reference values:

- Household lives in a rural area
- Household does not live in a rural area
- Chose not to respond

Section 7: Limited English Proficiency Status (new section)

Reference values:

- Household is Limited English Proficient
- Household is not Limited English Proficient
- Chose not to respond

Section 8: Households Receiving Group Education, by Purpose

Section 8 replaces the current section 6 - Clients Receiving Education/Group Sessions

Reference values:

- Financial literacy, including home affordability, budgeting and understanding use of credit
- Predatory lending, loan scam or other fraud prevention
- Fair Housing
- Homelessness prevention
- Rental
- Pre-purchase homebuyer education
- Non-Delinquency Post-Purchase Home Maintenance and/or Financial Management for Homeowners
- Resolving or Preventing Mortgage Delinquency
- Other

Section 9: Households Receiving One-on-One Counseling, by Purpose

Section 9 replaces the current section 7 - Numbers of Clients Counseled, by Purpose of Visit and Results.

Reference values:

- Homeless Assistance
- Rental Topics
- Pre-purchase/Homebuying
- Home Maintenance and Financial Management for Homeowners (Non-Delinquency Post-Purchase)
- Reverse Mortgage
- Resolving or Preventing Mortgage Delinquency or Default

The new 9902 form will no longer report on the outcome of the one-on-one counseling.

Section 10: Impact and Scope of One-on-One Counseling Services

Section 10 is new and identifies all of the possible impacts and scopes of the one-on-one counseling services. This section only applies to households that received one-on-one counseling. Each household counseling session can have multiple impacts.

Reference values:

- Households that received one-on-one counseling that also received group education services.
- Households that received information on fair housing, fair lending and/or accessibility rights.
- Households for whom counselor developed a sustainable household budget through the provision of financial management and/or budget services.
- Households that improved their financial capacity (e.g. increased discretionary income, decreased debt load, increased savings, increased credit score) after receiving Housing Counseling Services.
- Households that gained access to resources to help them improve their housing situation (e.g. down payment assistance, rental assistance, utility assistance, etc.) after receiving Housing Counseling Services.

- Households that gained access to non-housing resources (e.g. social service programs, legal services, public benefits such as Social Security or Medicaid, etc) after receiving Housing Counseling Services.
- Homeless or potentially homeless households that obtained temporary or permanent housing after receiving Housing Counseling Services.
- Households that received rental counseling and avoided eviction after receiving Housing Counseling Services.
- Households that received rental counseling and improved living conditions after receiving Housing Counseling Services.
- Households that received pre-purchase/homebuying counseling and purchased housing after receiving Housing Counseling Services.
- Households that received reverse mortgage counseling and obtained a Home Equity Conversion Mortgage (HECM) after receiving Housing Counseling Services.
- Households that received non-delinquency post-purchase counseling that were able to improve home conditions or home affordability after receiving Housing Counseling Services.
- Households that prevented or resolved a mortgage default after receiving Housing Counseling Services.

9902 Activity Types

HUD is now tracking counseling activities that can be attributed to an agency's specific HUD grant(s). Since agencies may have multiple grants applicable to a specific reporting period, HUD is now collecting this data to be NOFA and grant specific. The ARM activity type reference values will be updated to reflect the NOFA and grant type possibilities.

9902 Data Validation

ARM currently validates the section totals submitted using the formula:

(Section 3 = Section 4 = Section 5 = (Section 6 + Section 7))

With the new 9902 form, this validation will be changing to:

(Section 3 = Section 4 = Section 5 = Section 6 = Section 7 = (Section 8 + Section 9))

HOUSING COUNSELORS PLEASE NOTE: There are no changes to the Form HUD-9902 that agencies are currently using during FY2014. Please use the current form for your FY2014 Quarterly Reports. Agencies should continue using the current Form HUD-9902 for FY2014 reports until the new form is implemented in FY2015. Housing counseling agencies will receive advance notice through the HUD-OHC [listserv](#) of when to start using the new Form HUD-9902. If you are a housing counselor, and have questions about Form HUD-9902 please email: housing.counseling@hud.gov